

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION**

In re:

DARIN L. KING § Case No. 22-21169

SARA M. KING § Chapter 7

Debtor(s) §

===== §

Lisa M. Swope, Chapter 7 Trustee, §

Movant §

§

vs. §

§

No Respondents §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Lisa M. Swope, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$165,470.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$117,640.00</u>
Total Distributions to Claimants: <u>\$19,949.02</u>	Claims Discharged Without Payment: <u>\$192,867.60</u>
Total Expenses of Administration: <u>\$152,779.78</u>	

3) Total gross receipts of \$350,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$177,271.20 (see **Exhibit 2**), yielded net receipts of \$172,728.80 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$152,779.78	\$152,779.78	\$152,779.78
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$831.00	\$831.00	\$831.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$180,967.30	\$71,021.32	\$71,021.32	\$19,118.02
TOTAL DISBURSEMENTS	\$180,967.30	\$224,632.10	\$224,632.10	\$172,728.80

4) This case was originally filed under chapter 7 on 06/17/2022. The case was pending for 30 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/23/2024

By: /s/ Lisa M. Swope
Trustee, Bar No.: 77003

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Adjustment to payment of personal injury settlement	1142-000	-\$630.00
Adjustment- deposit was entered with incorrect amount.	1142-000	\$630.00
Automobile accident of 1/28/2021-Represented by Joseph Massaro, Esq. 152 E. Otterman St. Greensburg, PA 16501	1142-000	\$350,000.00
TOTAL GROSS RECEIPTS		\$350,000.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
DARIN L. KING	payment of exemption per settlement	8100-002	\$177,271.20
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$177,271.20

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Lisa M. Swope	2100-000	NA	\$11,886.44	\$11,886.44	\$11,886.44
Bond Payments - BOND	2300-000	NA	\$22.77	\$22.77	\$22.77
Bank Service Fees - Metropolitan Commercial Bank	2600-000	NA	\$315.55	\$315.55	\$315.55
Attorney for Trustee Fees (Other Firm) - Massaro Law L.L.C.	3210-000	NA	\$129,500.00	\$129,500.00	\$129,500.00
Attorney for Trustee Fees (Other Firm) - Spence, Custer, Saylor, Wolfe & Rose, LLC	3210-000	NA	\$7,560.00	\$7,560.00	\$7,560.00
Attorney for Trustee Expenses (Other Firm) - Massaro Law L.L.C.	3220-000	NA	\$3,204.99	\$3,204.99	\$3,204.99
Attorney for Trustee Expenses (Other Firm) - Spence, Custer, Saylor, Wolfe & Rose, LLC	3220-000	NA	\$290.03	\$290.03	\$290.03
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$152,779.78	\$152,779.78	\$152,779.78

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1P	PA Department of Revenue	5800-000	NA	\$831.00	\$831.00	\$831.00
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$831.00	\$831.00	\$831.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	PA Department of Revenue	7300-000	NA	\$52.25	\$52.25	\$0.00
2	Aidvantage on behalf of	7100-000	NA	\$0.00	\$0.00	\$0.00
3	Discover Bank	7100-000	\$9,226.00	\$9,266.49	\$9,266.49	\$2,496.26
4	Bank of America, N.A.	7100-000	\$5,724.00	\$5,724.99	\$5,724.99	\$1,542.23
5	U.S. DEPARTMENT OF EDUCATION C/O NELNET	7100-000	NA	\$30,180.21	\$30,180.21	\$8,130.10
6	Citibank, N.A.	7100-000	\$3,385.00	\$3,498.96	\$3,498.96	\$942.57
7	JPMorgan Chase Bank, N.A.	7100-000	\$3,183.00	\$3,183.63	\$3,183.63	\$857.62
8	JPMorgan Chase Bank, N.A.	7100-000	\$3,469.00	\$3,509.05	\$3,509.05	\$945.29
9	JPMorgan Chase Bank, N.A.	7100-000	\$1,111.00	\$1,150.73	\$1,150.73	\$309.99
10	First Commonwealth Bank	7100-000	\$4,312.00	\$4,421.16	\$4,421.16	\$1,191.00
11	Verizon	7100-000	NA	\$270.42	\$270.42	\$72.85
12	JEFFERSON CAPITAL SYSTEMS LLC	7100-000	\$4,431.00	\$4,560.52	\$4,560.52	\$1,228.53
13	JEFFERSON CAPITAL SYSTEMS LLC	7100-000	\$5,162.00	\$5,202.91	\$5,202.91	\$1,401.58
N/F	Affirm	7100-000	\$1,456.96	NA	NA	NA
N/F	Affirm	7100-000	\$653.34	NA	NA	NA
N/F	Department of Education/Nelnet	7100-000	\$2,216.00	NA	NA	NA

N/F	Department of Education/Nelnet	7100-000	\$2,774.00	NA	NA	NA
N/F	Department of Education/Nelnet	7100-000	\$5,617.00	NA	NA	NA
N/F	Department of Education/Nelnet	7100-000	\$5,514.00	NA	NA	NA
N/F	Department of Education/Nelnet	7100-000	\$3,585.00	NA	NA	NA
N/F	Department of Education/Nelnet	7100-000	\$4,435.00	NA	NA	NA
N/F	Department of Education/Nelnet	7100-000	\$3,097.00	NA	NA	NA
N/F	Department of Education/Nelnet	7100-000	\$2,939.00	NA	NA	NA
N/F	Goldman Sachs Bank USA	7100-000	\$1,544.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$2,081.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$2,907.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$2,775.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$3,916.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$16,975.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$17,954.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$5,544.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$6,984.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$4,226.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$10,250.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$7,863.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$8,181.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$1,635.00	NA	NA	NA

N/F	Navient Solutions Inc	7100-000	\$10,527.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$1,135.00	NA	NA	NA
N/F	Navient Solutions Inc	7100-000	\$4,124.00	NA	NA	NA
N/F	Transworld Sys Inc/55	7100-000	\$56.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$180,967.30	\$71,021.32	\$71,021.32	\$19,118.02

Form 1

Individual Estate Property Record and Report

Exhibit 8

Page: 1

Asset Cases

Case No.: 22-21169

Case Name: DARIN L. KING
SARA M. KING

Trustee Name: (580800) Lisa M. Swope

Date Filed (f) or Converted (c): 06/17/2022 (f)

§ 341(a) Meeting Date: 07/22/2022

For Period Ending: 12/23/2024

Claims Bar Date: 10/03/2022

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2403 Mt Pleasant Rd, Ruffs Dale, PA 15679, Westmoreland County	130,000.00	107,830.00		0.00	FA
2 2015 Subaru Impreza AWD, 75000 miles	10,700.00	10,700.00		0.00	FA
3 2018 Mitsubishi Outlander2WD, 90000 miles	13,000.00	13,000.00		0.00	FA
4 Houehold furnishings for 2 BRs, 1 bath, LR, kitchen, washer & dryer	2,000.00	0.00		0.00	FA
5 Cell phones (2), TV, computer	750.00	0.00		0.00	FA
6 9mm Taurus pistol	300.00	0.00		0.00	FA
7 Apparel for two adults	500.00	0.00		0.00	FA
8 Wedding rings, costume jewelry	1,000.00	0.00		0.00	FA
9 Pet cats (2)	0.00	0.00		0.00	FA
10 Cash	20.00	0.00		0.00	FA
11 Checking Account: First Commonwealth Bank	200.00	0.00		0.00	FA
12 Savings Account: First Commonwealth Bank	0.00	0.00		0.00	FA
13 401(k) or Similar Plan: 401(k)-Phillips	7,000.00	0.00		0.00	FA
14* Automobile accident of 1/28/2021- Represented by Joseph Massaro, Esq. 152 E. Otterman St. Greensburg, PA 16501 (See Footnote)	350,000.00	266,300.00		350,000.00	FA
14 Assets Totals (Excluding unknown values)	\$515,470.00	\$397,830.00		\$350,000.00	\$0.00

RE PROP# 14 Objected to Debtors' claimed exemption. Sustained by Court; subject to Debtors' right to amend.
08/21/2023 - amended Schedule B filed disclosing value of asset at \$350,000.
10/3/23 - default order entered approving settlement of claim/cause(s) of action.

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8

Page: 2

Case No.: 22-21169

Case Name: DARIN L. KING
SARA M. KING

Trustee Name: (580800) Lisa M. Swope

Date Filed (f) or Converted (c): 06/17/2022 (f)

§ 341(a) Meeting Date: 07/22/2022

For Period Ending: 12/23/2024

Claims Bar Date: 10/03/2022

Major Activities Affecting Case Closing:

08.18.2022 - objection to debtors' claimed exemptions in automobile accident.
08.30.2022 - letter to PI attorney requesting status update on claim litigation and estimate of value.
09.06.2022 - response letter from PI attorney; still in discovery/medical records stage; no opinion of value.
09.30.2022- waiting for bar date to pass and then motion to close and except interest
06.12.2023 - tc with R. Slone - proposed settlement in PI case of \$350k. Slone to provide me with details to reopen case.
08.16.2023 - Default Order entered granting US Trustee Motion to Reopen Case.
08.24.2023 - POC #2 withdrawn at ECF No. 68.
08.29.2023 - received documents from state court counsel for retention as well as settlement motion purposes.
09.06.2023 - motion to retain special counsel and motion to approve settlement filed with Court. Hearing date of October 03, 2023.
10.03.2023 - default orders entered approving retention of special counsel for estate and approval of settlement. Initial hearing on Trustee's Objection to Amended Exemptions.
10.27.2023 - order entered approving consent order resolving objection to debtors' claimed amended exemptions.
12.31.23- waiting to collect non-exempt portion of assets
04.29.24 - TFR and fee application preparation completed.

Initial Projected Date Of Final Report (TFR): 12/31/2022

Current Projected Date Of Final Report (TFR): 06/26/2024 (Actual)

12/23/2024

Date

/s/Lisa M. Swope

Lisa M. Swope

Form 2

Exhibit 9

Page: 1

Cash Receipts And Disbursements Record

Case No.: 22-21169
Case Name: DARIN L. KING
SARA M. KING
Taxpayer ID #: **-***5809
For Period Ending: 12/23/2024

Trustee Name: Lisa M. Swope (580800)
Bank Name: Metropolitan Commercial Bank
Account #: *****6587 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/25/23		Massaro Law LLC	settlement personal injury		217,925.01		217,925.01
	{14}	Massaro Law L.L.C.	Personal Injury Settlement Proceeds per Order of Court \$350,000.00	1142-000			
		Massaro Law L.L.C.	Court approved special counsel fees. -\$129,500.00	3210-000			
		Massaro Law L.L.C.	Court approved special counsel expenses -\$3,204.99	3220-000			
			Adjustment- deposit was entered with incorrect amount. \$630.00	1142-000			
10/26/23	{14}	Massaro Law LLC	payment of personal injury settlement	1142-000	217,925.01		435,850.02
10/26/23	{14}	Massaro Law LLC	Deposit Reversal: settlement personal injury	1142-000	-217,925.01		217,925.01
10/27/23		Massaro Law LLC	Adjustment to payment of personal injury settlement	1142-000	-630.00		217,295.01
10/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		23.81	217,271.20
11/15/23	101	DARIN L. KING	settlement on exemption Voided on 11/20/2023	8100-004		40,000.00	177,271.20
11/20/23	101	DARIN L. KING	settlement on exemption Voided: check issued on 11/15/2023	8100-004		-40,000.00	217,271.20
11/20/23	102	DARIN L. KING	payment of exemption per settlement	8100-002		177,271.20	40,000.00
11/30/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		167.87	39,832.13
12/29/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.79	39,802.34
01/31/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		34.80	39,767.54
02/10/24	103	International Sureties, LTD	2024 Lisa Swope Trustee	2300-000		22.77	39,744.77
02/29/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.66	39,715.11
03/29/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.62	39,685.49
10/23/24	104	Lisa M. Swope	Distribution payment - Dividend paid at 100.00% of \$11,886.44; Claim # FEE; Filed: \$11,886.44	2100-000		11,886.44	27,799.05
10/23/24	105	Spence, Custer, Saylor, Wolfe & Rose, LLC	Combined payments for claim number TEE ATTYEXP, TEE ATTYFEE			7,850.03	19,949.02
		Spence, Custer, Saylor, Wolfe & Rose, LLC	Claims Distribution - Wed, 06-26-2024 \$290.03	3220-000			
		Spence, Custer, Saylor, Wolfe & Rose, LLC	Claims Distribution - Wed, 06-26-2024 \$7,560.00	3210-000			

Page Subtotals: \$217,295.01 \$197,345.99

Form 2

Exhibit 9

Page: 2

Cash Receipts And Disbursements Record

Case No.: 22-21169
Case Name: DARIN L. KING
SARA M. KING
Taxpayer ID #: **-***5809
For Period Ending: 12/23/2024

Trustee Name: Lisa M. Swope (580800)
Bank Name: Metropolitan Commercial Bank
Account #: *****6587 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/23/24	106	PA Department of Revenue	Distribution payment - Dividend paid at 100.00% of \$831.00; Claim # 1P; Filed: \$831.00	5800-000		831.00	19,118.02
10/23/24	107	Discover Bank	Distribution payment - Dividend paid at 26.94% of \$9,266.49; Claim # 3; Filed: \$9,266.49	7100-000		2,496.26	16,621.76
10/23/24	108	Bank of America, N.A.	Distribution payment - Dividend paid at 26.94% of \$5,724.99; Claim # 4; Filed: \$5,724.99	7100-000		1,542.23	15,079.53
10/23/24	109	U.S. DEPARTMENT OF EDUCATION C/O NELNET	Distribution payment - Dividend paid at 26.94% of \$30,180.21; Claim # 5; Filed: \$30,180.21	7100-000		8,130.10	6,949.43
10/23/24	110	Citibank, N.A.	Distribution payment - Dividend paid at 26.94% of \$3,498.96; Claim # 6; Filed: \$3,498.96	7100-000		942.57	6,006.86
10/23/24	111	JPMorgan Chase Bank, N.A.	Distribution payment - Dividend paid at 26.94% of \$3,183.63; Claim # 7; Filed: \$3,183.63	7100-000		857.62	5,149.24
10/23/24	112	JPMorgan Chase Bank, N.A.	Distribution payment - Dividend paid at 26.94% of \$3,509.05; Claim # 8; Filed: \$3,509.05	7100-000		945.29	4,203.95
10/23/24	113	JPMorgan Chase Bank, N.A.	Distribution payment - Dividend paid at 26.94% of \$1,150.73; Claim # 9; Filed: \$1,150.73	7100-000		309.99	3,893.96
10/23/24	114	First Commonwealth Bank	Distribution payment - Dividend paid at 26.94% of \$4,421.16; Claim # 10; Filed: \$4,421.16	7100-000		1,191.00	2,702.96
10/23/24	115	Verizon	Distribution payment - Dividend paid at 26.94% of \$270.42; Claim # 11; Filed: \$270.42	7100-000		72.85	2,630.11
10/23/24	116	JEFFERSON CAPITAL SYSTEMS LLC	Distribution payment - Dividend paid at 26.94% of \$4,560.52; Claim # 12; Filed: \$4,560.52	7100-000		1,228.53	1,401.58
10/23/24	117	JEFFERSON CAPITAL SYSTEMS LLC	Distribution payment - Dividend paid at 26.94% of \$5,202.91; Claim # 13; Filed: \$5,202.91	7100-000		1,401.58	0.00

COLUMN TOTALS	217,295.01	217,295.01	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	217,295.01	217,295.01	
Less: Payments to Debtors		177,271.20	
NET Receipts / Disbursements	\$217,295.01	\$40,023.81	

Form 2

Exhibit 9
Page: 3

Cash Receipts And Disbursements Record

Case No.: 22-21169
Case Name: DARIN L. KING
SARA M. KING
Taxpayer ID #: **_***5809
For Period Ending: 12/23/2024
Trustee Name: Lisa M. Swope (580800)
Bank Name: Metropolitan Commercial Bank
Account #: *****6587 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$217,295.01
Plus Gross Adjustments:	\$132,074.99
Less Payments to Debtor:	\$177,271.20
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$172,098.80

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****6587 Checking	\$217,295.01	\$40,023.81	\$0.00
	\$217,295.01	\$40,023.81	\$0.00

12/23/2024

Date

/s/Lisa M. Swope

Lisa M. Swope